

DEVELOPMENT CIRCULAR NO. 23 /2006
(For DDS Field Workers)

28.11.2006

To,
All DDS Agents / Introdurers

Dear Sir/ Madam,

Re: - Modification of DDS Commission for Agents and Introdurers as Announced vide Development Circular No. 22/2006 dated 09.10.2006

In view of the ongoing celebration of Platinum Jubilee, we are pleased to announce the Commission Structure for our DDS agent / Introducer and will be effective from 1st December 2006, replacing the clause no C of Commission announced vide Circular No. 22/2006 dated 09.10.2006.

I) Revised Commission Structure for DDS Agent & Introducer -

Deposit Period	Agent Commission (%)	Introducer Commission (%)
For All Years	1.70	0.10

Effective from 1st December 2006, the Commission on DDS deposit including all earlier DDS Schemes, shall be payable at the rates mentioned herein above. The existing practice related with the excess deposit will remain in operation.

II) Miscellaneous -

Variable Deposit: Maximum amount of variable deposit, equivalent to 100 installments, are allowed in a month. The variable amount so deposited will not be adjusted against the deposit in all subsequent months.

We hope with the above modifications, all our DDS Field Workers will put in all out efforts for mobilization of maximum Collection and increasing their earning by depositing higher volume of Collection.

Thanking you,
Yours faithfully,



B. LAHIRI
DIRECTOR (OPERATIONS)

Copy to :- MD / D (CP&S)/ P(F) / EX. V. P. (P&AB) / ALL GMs / ALL DGMs / ALL CMs / ALL RMs/ ARM/ AMCD-IC (BANGALORE)/ ALL BMs

DEVELOPMENT CIRCULAR NO. 24 /2006
(For DDS Field Workers)

28.11.2006

To,
All DDS Agents / Introducers

Dear Sir/ Madam,

Re: - Additional Commission for High Performing Agent / Introducer

The Company always encourages high performing Field Workers by providing extra benefit in the shape of Additional Commission and this type of encouragement has always motivated the active Field Workers to put in their best efforts for reaching higher scale in the mobilization of business.

This year, Company celebrating its Platinum Jubilee, has decided to provide Additional Commission for active DDS Agents and Introducers and will remain in operation till further order.

- l) Additional Commission for active DDS Agent, will be allowed subject to the following: -
1. Additional Commission will be allowed on a monthly deposit of DDS Collection starting from 1st December 2006.
 2. Any excess amount deposited, will be considered for Additional Commission provided deposited 3 months prior to the last month of Benefit Period for Maturity/Pre-Maturity withdrawal.
 3. Additional Commission for Agents, will be allowed at the applicable rates mentioned herein below in the table -

Monthly Collection Range (Rs.)		Rate of Add.Comm. (%)		
		On Yr.1 Deposit	On Yr.2 Deposit	On Yr.3 Deposit
300001	400000	0.15	0.20	0.35
400001	500000	0.17	0.25	0.45
500001	600000	0.20	0.30	0.55
600001	700000	0.25	0.35	0.65
700001	800000	0.30	0.40	0.80
800001	900000	0.40	0.45	1.00
900001	1000000	0.50	0.55	1.25

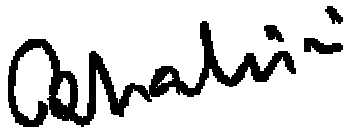
- II) Additional Commission for DDS Introdurers: -
1. Additional Commission will be provided on monthly basis starting from the Collection deposited from 1st December 2006.
 2. Additional Commission to DDS Introdurer will be allowed on having minimum 3 active Agents and each depositing minimum Rs. 1 Lac every month.
 3. Any excess amount deposited, will be considered for Additional Commission Provided the deposit is made 3 months prior to the last month of Benefit Period for Maturity/Pre-Maturity withdrawal.
 4. Additional Commission for Introdurer, will be allowed at the applicable rates mentioned herein below in the table -

Monthly Collection Range (Rs.)		Rate of Add. Comm. (%)		
		On Yr 1 Deposit	On Yr 2 Deposit	On Yr 3 Deposit
500001	1000000	0.10	0.12	0.20
1000001	1500000	0.12	0.15	0.25
1500001	2500000	0.15	0.20	0.35
2500001	3500000	0.18	0.25	0.55
3500001	5000000	0.20	0.40	0.75

We hope with the above modifications, all our DDS Field Workers will put in all out efforts for mobilization of maximum Collection and increasing their earning by depositing higher volume of Collection.

Thanking you,

Yours faithfully,



B. LAHIRI
DIRECTOR (OPERATIONS)

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